

Fill in this information to identify your case and this filing:

Debtor 1 **Kimberly Ruth Nelson**  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF GEORGIA**

Case number **16-40400**

☒ Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
- ☐ Yes. Where is the property?

#### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
- ☒ Yes

3.1 Make: **Kia**  
 Model: **Forte**  
 Year: **2010**  
 Approximate mileage: \_\_\_\_\_  
 Other information: \_\_\_\_\_

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$9,660.00**

**\$9,660.00**

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
- ☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$9,660.00**

#### Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No

Official Form 106A/B

Schedule A/B: Property

page 1

Debtor 1 **Kimberly Ruth Nelson**Case number (if known) **16-40400**☒ Yes. Describe.....**Household Goods and Furnishings****\$3,000.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe.....**Laptop****\$100.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....**Clothing****\$400.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....**Jewelry****\$100.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....****\$3,600.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the  
portion you own?  
Do not deduct secured**

Debtor 1 **Kimberly Ruth Nelson**Case number (if known) **16-40400**

claims or exemptions.

**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. **Checking****Kinetic Credit Union  
(Merged w/MEA Federal Credit Union)****\$15.00**17.2. **Checking****SunTrust Bank****\$10.00****18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

**TRS****Employer****\$40,000.00****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No

Debtor 1 **Kimberly Ruth Nelson**Case number (if known) **16-40400**☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☐ No☒ Yes. Describe each claim.....**Claim against PRA for violation of FDCPA and other Federal claims****Unknown****34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..

Debtor 1 **Kimberly Ruth Nelson**Case number (if known) **16-40400**

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

**\$40,025.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No  
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$0.00****Part 8: List the Totals of Each Part of this Form**

- |  |                        |   |
|--|------------------------|---|
| 55. Part 1: Total real estate, line 2 .....                      |                        | <b>\$0.00</b>                                   |
| 56. Part 2: Total vehicles, line 5                               | <b>\$9,660.00</b>      |   |
| 57. Part 3: Total personal and household items, line 15          | <b>\$3,600.00</b>      |   |
| 58. Part 4: Total financial assets, line 36                      | <b>\$40,025.00</b>     |   |
| 59. Part 5: Total business-related property, line 45             | <b>\$0.00</b>          |   |
| 60. Part 6: Total farm- and fishing-related property, line 52    | <b>\$0.00</b>          |   |
| 61. Part 7: Total other property not listed, line 54             | <b>+</b> <b>\$0.00</b> |   |
| 62. Total personal property. Add lines 56 through 61...          | <b>\$53,285.00</b>     | Copy personal property total <b>\$53,285.00</b> |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 |                        | <b>\$53,285.00</b>                              |

## Fill in this information to identify your case:

Debtor 1	<b>Kimberly Ruth Nelson</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF GEORGIA		
Case number	16-40400		
(if known)			

☒ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1:** Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
<b>Household Goods and Furnishings</b> Line from <i>Schedule A/B</i> : 6.1	\$3,000.00	<input checked="" type="checkbox"/> \$3,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(4)
<b>Laptop</b> Line from <i>Schedule A/B</i> : 7.1	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(4)
<b>Clothing</b> Line from <i>Schedule A/B</i> : 11.1	\$400.00	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(4)
<b>Jewelry</b> Line from <i>Schedule A/B</i> : 12.1	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(5)
<b>Checking: Kinetic Credit Union (Merged w/MEA Federal Credit Union)</b> Line from <i>Schedule A/B</i> : 17.1	\$15.00	<input checked="" type="checkbox"/> \$15.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)

Debtor 1 **Kimberly Ruth Nelson**

Case number (if known) **16-40400**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Checking: SunTrust Bank</b> Line from Schedule A/B: <b>17.2</b>	<b>\$10.00</b>	<input checked="" type="checkbox"/> <b>\$10.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>O.C.G.A. § 44-13-100(a)(6)</b>
<b>TRS: Employer</b> Line from Schedule A/B: <b>21.1</b>	<b>\$40,000.00</b>	<input checked="" type="checkbox"/> <b>\$40,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>O.C.G.A. § 44-13-100(a)(2.1)</b>
<b>Claim against PRA for violation of FDCPA and other Federal claims</b> Line from Schedule A/B: <b>33.1</b>	<b>Unknown</b>	<input checked="" type="checkbox"/> <b>\$11,175.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>O.C.G.A. § 44-13-100(a)(6)</b>

3. **Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF GEORGIA  
COLUMBUS DIVISION

IN RE: \* CASE NO. 16-40400  
NELSON, KIMBERLY RUTH \*  
Debtor \* CHAPTER 13  
\*

**CERTIFICATE OF SERVICE**

I, Brace W. Luquire, certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on the 14<sup>th</sup> day of March, 2017, I served a copy of the foregoing Amended Schedule A/B and Amended Schedule C on the parties against who relief is sought:

Kristin Hurst  
Chapter 13 Trustee  
Post Office Box 1907  
Columbus, Georgia 31902

All parties on attached matrix

by depositing in the United States Mail, a copy of the same in a properly addressed envelope with adequate postage thereon to insure delivery unless service was perfected by electronic means.

I certify under the penalty of perjury that the foregoing is true and correct.



BRACE W. LUQUIRE  
Georgia State Bar No. 461400  
Attorney for Debtor  
Post Office Box 2684  
Columbus, Georgia 31902  
(706) 322-8557  
BraceLaw@aol.com



Always Money  
Triton Management Group  
PO Box 241525  
Montgomery, AL 36124-1525

AT&T  
Consolidated Bankruptcy Group  
PO Box 769  
Arlington, TX 76004-0769

Armour Landing Apartments  
3929 Armour Ave  
Columbus, GA 31904-5371

Cavalry Portfolio Services  
Assignee of Orchard/HSBC Bank  
500 Summit Lake Dr Ste 400  
Valhalla, NY 10595-2321

Chattahoochee Valley Regional Library  
c/o Unique National Collections  
119 E Maple St  
Jeffersonville, IN 47130-3439

Colonial/World Finance/World Acceptance  
Attention: Bankruptcy Department  
PO Box 6429  
Greenville, SC 29606-6429

Covington Credit  
Southern Management  
PO Box 1947  
Greenville, SC 29602-1947

Credit Central  
700 E North St Ste 15  
Greenville, SC 29601-3013

Credit Management  
Attention: Bankruptcy Department  
PO Box 118288  
Carrollton, TX 75011-8288

Enhanced Recovery  
8014 Bayberry Rd  
Jacksonville, FL 32256-7412

Kinetic Credit Union  
PO Box 9818  
Columbus, GA 31908-0818

Knology  
1241 Og Skinner Dr  
West Point, GA 31833-1789

Lane Bryant  
Comenity Bank  
PO Box 182789  
Columbus, OH 43218-2789

Mr Check Casher  
1307 Broad St  
Phenix City, AL 36867-5077

Portfolio Recovery Associates LLC  
PO Box 41067  
Norfolk, VA 23541-1067

Professional Collection Service Inc  
5156 River Rd Ste I  
Columbus, GA 31904-5883

Receivable Management Group  
PO Box 6070  
Columbus, GA 31917-6070

Roman Medical Group  
4519 Woodruff Rd Ste 4  
Columbus, GA 31904-6096

Security Finance  
SFC Centralized Bankruptcy  
PO Box 1893  
Spartanburg, SC 29304-1893

St. Francis Hospital  
PO Box 84022  
Columbus, GA 31908-4022

Sunset Finance Co LLC  
510 Mountain View Dr Ste 500  
Seneca, SC 29672-2145

Weathers Self Storage  
313 Ford Dr  
Columbus, GA 31907-6218